



Seniors' Guide to Services and Programs

*Being informed
in your community*



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Seniors' Guide to Services and Programs

The Seniors' Guide to Services and Programs is published and distributed by the Senior and Healthy Aging Secretariat, Department of Social Development, Province of New Brunswick.

For additional copies, write, email or fax:

**Senior and Healthy Aging Secretariat
Department of Social Development
P.O. Box 6000
Fredericton, N.B.
E3B 5H1**

**Fax: (506) 453-2869
Email: seniors@gnb.ca**

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Seniors' Guide to Services and Programs

Welcome to the fifth edition of the Seniors' Guide to Services and Programs. Seniors represent a growing population in the Province of New Brunswick. Improving services and providing access to information are imperative to meeting the needs of New Brunswick seniors now and in the future.

This guide is designed as a source of information on provincial and federal government services and programs for seniors. The information is meant to assist seniors in accessing the right programs and services, at the right time and in the right place.

As programs can change, readers are reminded that this is published as a guide. Specific program details should be obtained directly from the sources listed.

In addition to the provincial and federal services and programs listed, there are many non-governmental organizations providing service and support to seniors. Please consult your local telephone directory or the Internet for information on specific organizations.

The Senior and Healthy Aging Secretariat would like to thank the various departments, agencies and commissions for providing the information published in this guide.

Personal Record

Name: _____

Address: _____

Civic address: _____

Postal Code: _____

Telephone: _____

Social Insurance number: _____

Medicare number: _____

Medical insurance number: _____

Name, address and telephone number of: _____

Relative: _____ Friend: _____

Doctor: _____ Pharmacy: _____

Clergy: _____ Other: _____

Emergency Telephone Numbers

Ambulance, Police, Fire, Poison: 911

Hospital: _____

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Provincial Government

Senior and Healthy Aging Secretariat

P.O. Box 6000
Fredericton, NB E3B 5H1
Telephone: (506)457-6811
Fax: (506)453-2869
seniors@gnb.ca
www.gnb.ca/seniors

The principal mandate of the Senior and Healthy Aging Secretariat is to promote healthy aging and seniors' wellness. The secretariat also supports the Minister of State for Seniors and collaborates with senior-related organizations. It also co-ordinates the implementation of the renewed long-term care strategy.

Day activity services for seniors

Long-term care clients may be able to access day activity services for seniors, which provide caregiver relief, social support, and meaningful social/recreational activities in a group setting. Normally these services are intended for seniors living at home or in an alternate family living arrangement; however, as part of their service plans, exceptions may be made for clients over the age of 55, who are receiving home support services, are in an alternate family living arrangement, or in an adult residential facility (special-care home or community residence).

Day activity centers for seniors vary in size, location, hours and days of operation. They provide:

- general supervision and physical assistance ensuring the safety and security of all participants;
- planned recreational and social activities;
- information and education regarding the aging process and healthy living;
- healthy meals for full-day programs;
- nutritious snacks; and
- opportunities for rest during quiet times.

Depending on available resources, the following services may also be provided:

- assistance with some personal care by trained personnel;
- health-care monitoring and dressing changes by qualified staff;
- transportation arrangements; and
- multidisciplinary consultation to enhance physical and cognitive functioning, thus supporting independence with activities of daily living.

Clients normally pay a small fee to cover the costs of snacks and meals.

For more information, contact the Social Development regional office in your area. Toll-free telephone numbers can be found on page 33.

Senior Goodwill Ambassador Program

Senior goodwill ambassadors are volunteers, appointed by the Minister of State for Seniors, to promote a positive image of New Brunswick. To be eligible, individuals must be:

- a senior resident of New Brunswick (60 and older);
- retired from full-time paid employment;
- enthusiastic about New Brunswick and its benefits;
- able and willing to meet and speak to individuals and groups;
- friendly and outgoing;
- knowledgeable about their county, specifically, and New Brunswick generally; and
- willing to learn, travel and meet people.

At full capacity, there are 35 senior goodwill ambassadors. Some of their activities for which they submit monthly reports include: presentations, greeting and providing information/assistance to visitors to their areas, reading New Brunswick legends to individuals/groups, and highlighting New Brunswick wherever they travel.

The senior goodwill ambassadors have an opportunity to meet people from around the province and the world, increase and share their knowledge about their locality and the province, promote all aspects of New Brunswick, and influence positively the image of New Brunswick.

They will participate in an orientation session, an annual meeting and any other meetings as scheduled by their program co-ordinator, as well as be provided materials and receive reimbursement for approved out-of-pocket expenses.

Appointments are for two years. Reappointments are possible, but not guaranteed. Ambassadors schedule their own time and activities, and commit approximately two or three hours per week to their role. For more information, contact the Senior and Healthy Aging Secretariat.

The Senior and Healthy Aging Secretariat publishes **Reflections fact sheets** on topics relevant to older adults. Titles include: Healthy Active Aging, Medication Use, Sleeping, Constipation, Diabetes, Snacking Tips for Seniors, A Smile for all Seasons, Blood Pressure, Depression, Non-Smokers Inhale too, Falls, A Society for All Ages, Before you Drive and Vision.

Community Non-Profit Organizations Secretariat

P.O. Box 6000
Fredericton, NB E3B 5H1
Toll-free: 1-888-295-4545
Reception: (506) 444-2977
Fax: (506) 444-2978
info.nonprofitsector@gnb.ca
www.gnb.ca/volunteer

The secretariat promotes the development of a vibrant and respected community non-profit sector in New Brunswick by acting as the voice and point of contact for the non-profit sector, and by fostering a culture of volunteering. For more information, contact the Community Non-Profit Organizations Secretariat.

Efficiency New Brunswick

Toll Free: 1-866-643-8833
www.efficiencynb.ca

Existing Homes Energy Efficiency Upgrades Program

Saving money on energy by making your home more energy efficient is easy with Efficiency NB's Existing Homes Program.

The first step is to schedule a customized home energy assessment which will assess your home's energy usage, energy and heat loss, and measure the air leakage in your home. This will cost as little as \$50, depending on the size of your home. The assessment will provide you with a report indicating your home's energy efficiency rating and a list of customized recommendations for increasing your home's energy efficiency. Then you can choose to carry out some or all of the recommendations. After the upgrades are complete you must arrange for a second assessment to measure the effectiveness of your upgrades. You are then eligible to apply to Efficiency NB for a grant equal to 20% of your total project costs, up to \$2000, OR a zero interest loan up to \$10,000.

Contact Efficiency NB for information, questions on programs, and a list of service providers. Efficiency NB also offers programs for new homes and for commercial and industrial facilities.

Elections New Brunswick

P. O. Box 6000
Fredericton, NB E3B 5H1
Reception: (506) 453-2218
Toll Free Number: 1-800-308-2922
TTY: 1-888-718-0544
Fax: (506) 457-4926
electionsNB@gnb.ca
www.gnb.ca/elections

Elections New Brunswick offers a number of voting options to ensure that all electors are able to exercise their right to vote.

Special Ballots allow voting by people who will be out of their own electoral district on voting day and the advance poll days, or who otherwise cannot go to the polls. This includes home-bound voters, those in hospital, or those traveling during an election. Any returning office can issue special ballots for voters from any electoral district in the province. For home-bound or hospitalized voters, election officials from the local returning office will take a ballot and ballot box to the voter to allow the person to vote independently. A care-giver spouse of a home-bound voter may vote at the same time, if they wish.

Voters traveling in the province but out of their own district during an election may vote at the returning office for any electoral district. Those traveling out of the province must contact their home returning office, which will send a ballot to them; call or e-mail as soon as possible, to ensure your ballot can be returned on time.

Mobile Polls are held for voters in nursing homes and most special care homes, to ensure that residents of these facilities are given an opportunity to vote. Residents of some special care homes may vote by special ballot, or even at the ordinary polls.

Magnifiers and Braille facsimiles of ballots are provided at the polls for voters with limited vision, and personal amplification devices are available at larger polling centres for hearing impaired voters. A voter who needs help marking the ballot can also be assisted by a friend (who must take an oath) or by an election official.

For more information on any voting needs during an election, call the returning office for your district (contact information is published in newspapers and on the Elections NB website), or call the main office at the above numbers any time.

Department of Finance

Revenue and Taxation Division
P.O. Box 3000
Fredericton, NB E3B 5G5
Telephone: (506) 453-2404
Toll-free: 1-800-669-7070
Fax: (506) 457-7335
www.gnb.ca/finance

Low-Income Seniors' Benefits

To assist low-income seniors in New Brunswick, the government offers an annual benefit to qualifying applicants of \$300 in 2009 increasing to \$400 in 2010.

To be eligible for the low-income seniors' benefit, the applicant must have been a resident of New Brunswick on Dec. 31 of the taxation year prior to the benefit year. In addition, the applicant must have been a recipient of one of the following federal benefits:

- Guaranteed Income Supplement (GIS) (65 years or older); or
- Allowance for Survivor (between 60-64 years old); or
- Federal Allowance (between 60-64 years old).

Where both spouses receive the GIS and reside in the same household, only one benefit will be granted. However, where spouses live separately (that is, one residing in a nursing home), both will be eligible for the benefit.

Application forms are available from the Department of Finance, at Service New Brunswick centres, and online at www.gnb.ca/finance. Completed application forms can be returned to the Department of Finance at the above address. For more information, contact the Department of Finance.

Personal income tax

New Brunswick's personal income tax is administered and collected by the federal government through the Canada Revenue Agency. New Brunswick personal income tax rates and bracket structure are applied to federally defined New Brunswick taxable income.

New Brunswick's basic personal non-refundable credit amounts and tax brackets are indexed to the national consumer price index.

If you have any questions pertaining to your annual income tax return, contact the Canada Revenue Agency at 1-800-959-8281, or visit its website at www.cra-arc.gc.ca.

Tax rebate for specially equipped vehicles for the disabled

Under the Harmonized Sales Tax Act, individuals with a disability, who have purchased a motor vehicle from an HST registrant, may apply to the Province of New Brunswick for a refund of 8/13 of the tax paid (N.B. component of the HST) if the passenger vehicle, truck or van in respect of the tax paid is:

a.) specially equipped with:

1. a device that is used primarily to enable a wheelchair or scooter to enter or leave the passenger vehicle, truck, or van (e.g. hydraulic lifts), or
2. auxiliary driving controls that are used to facilitate the operation of the passenger vehicle, truck or van (does not include spinner knobs); and

b.) is not operated for the purpose of earning a profit for any person or as part of any undertaking conducted for gain.

Where a disabled individual purchases a motor vehicle from a private sale, and the above criteria have been met and the Provincial Vehicle Tax (PVT) has been paid, the Province of New Brunswick will refund the full 13 per cent PVT.

For more information on refund criteria, please contact the Department of Finance at the above address.

Department of Health

P.O. Box 5100
Fredericton, NB E3B 5G8
Telephone: (506) 453-2536
Fax: (506) 444-4697
www.gnb.ca/health

Hospital Services

Acute care is available to entitled residents of New Brunswick through either in-patient or out-patient services at a hospital facility, or through at-home services provided by the Extra-Mural Program.

A variety of services are offered to seniors by health professionals in hospital facilities. Some examples include: medical, nursing, and all diagnostic and therapeutic services such as dietetic, respiratory therapy, physiotherapy, occupational therapy, and more. Admission and care provided to patients in a hospital facility is the responsibility of an authorized physician.

New Brunswick Extra-Mural Program

Regional Health Authorities provide home health care through the New Brunswick Extra-Mural Program. The New Brunswick Extra-Mural Program is a provincial home health care program that provides comprehensive health care services to New Brunswickers in their home and/or community. The mission of the New Brunswick Extra-Mural Program is to provide a comprehensive range of coordinated health care services for individuals of all ages for the purpose of promoting, maintaining and/or restoring health within the context of their daily lives and to provide palliative services to support quality of life for individuals with progressive life threatening illnesses.

The Extra-Mural Program provides quality health care services through professional service providers including:

- Clinical Nutritionists
- Registered Nurses and Licensed Practical Nurses
- Occupational Therapists
- Physiotherapists
- Respiratory Therapists
- Social Workers
- Speech Language Pathologists
- Rehabilitation support personnel

Home Oxygen Program

The New Brunswick Extra-Mural Program also provides a home oxygen program. Oxygen is made available to patients who meet medical criteria, are residents of New Brunswick and are referred to the program by a physician.

For further information contact the Extra-Mural Program Service Delivery Unit closest to you:

Extra-Mural Program Service Delivery Units

	Telephone	Fax
Bathurst.....	(506) 544-3030.....	(506) 544-3029
Blackville.....	(506) 623-6312.....	(506) 623-6370
Blanche Bourgeois (Moncton).....	(506) 862-4400.....	(506) 862-4415
Boiestown.....	(506) 369-2711.....	(506) 369-2722
Campobello.....	(506) 752-4110.....	(506) 752-4106
Caraget.....	(506) 726-2800.....	(506) 726-2808
Dalhousie.....	(506) 684-7060.....	(506) 684-7334
Driscoll (Moncton).....	(506) 867-6500.....	(506) 867-6509
Edmundston.....	(506) 739-2160.....	(506) 739-2163
Fredericton.....	(506) 452-5800.....	(506) 452-5858
Grand Falls.....	(506) 473-7492.....	(506) 473-7476
Grand Manan.....	(506) 662-4055.....	(506) 662-4054
Kedgwick.....	(506) 284-3444.....	(506) 284-3446
Kennebecasis Valley (Quispamsis).....	(506) 848-4600.....	(506) 848-4620
Kent.....	(506) 743-2000.....	(506) 743-2001
Lamèque.....	(506) 344-3000.....	(506) 344-3001
Minto.....	(506) 327-7866.....	(506) 327-7869
Miramichi.....	(506) 623-6350.....	(506) 623-6370
Neguac.....	(506) 623-6311.....	(506) 623-6370
Oromocto.....	(506) 357-4900.....	(506) 357-4904
Perth-Andover.....	(506) 273-7222.....	(506) 273-7220
Saint John.....	(506) 649-2626.....	(506) 649-2540
Shediac.....	(506) 533-2800.....	(506) 533-2804
St. George.....	(506) 755-4660.....	(506) 755-4665
St. Stephen.....	(506) 465-4520.....	(506) 465-4523
Sussex.....	(506) 432-3280.....	(506) 432-3250
Tantrammar Sub-Unit (Sackville).....	(506) 364-4400.....	(506) 364-4405
Tracadie-Sheila.....	(506) 394-4100.....	(506) 394-4117
Woodstock.....	(506) 325-6838.....	(506) 325-6862

Ambulance Services Branch

Department of Health
P.O. Box 5100
Fredericton, N.B. E3B 5G8
Telephone: (506) 453-2220
Fax: (506) 457-4909
www.gnb.ca/health

Health Services Program

Effective July 1, 2009, if not covered by health insurance, the fee for emergency ambulance transportation is \$130.60 to New Brunswick residents.

Inter-Hospital Transfer Program

Where medically necessary, the cost of:

- Air and land ambulance transportation of patients between two New Brunswick hospitals, and
- air and land ambulance transportation of patients between a New Brunswick hospital and the nearest appropriate out-of-province hospital in Canada, is paid by the Department of Health.

Medicare

Department of Health
P.O. Box 5100
Fredericton, N.B. E3B 5G8
Telephone:
1-888-762-8600 (within New Brunswick)
1-506-684-7900 (outside New Brunswick)
Fax: (506) 453-2726
www.gnb.ca/health

Medicare New Brunswick covers most services provided by medical practitioners to eligible residents of New Brunswick, regardless of age. The plan generally covers medical services rendered in New Brunswick and in Canada. In order to maintain Medicare coverage you must be considered a permanent resident and reside in New Brunswick permanently.

Permanent New Brunswick residents who plan to be temporarily absent from New Brunswick for a vacation, visit or business trip remain insured during their absence for at least six months (183 days-consecutive or not) during a 12-month period. Residents should notify Medicare if their absences are over one month.

For services rendered outside Canada, Medicare will only cover emergency services at a maximum daily rate of \$100 for inpatient stay and \$50 for an outpatient visit. Physician fees are reimbursed at New Brunswick rates. The beneficiary is responsible for paying the difference between the full amount charged and the amount paid by New Brunswick Medicare. The difference can be considerable, and for this reason supplementary health insurance is advised when traveling outside Canada.

Public Health Services

Inspection

This service is concerned with the health aspects of water and food supply, waste disposal, and sanitation as it relates to the community in general, institutions and recreational areas. Activities include physical inspections to ensure adherence to regulations and standards, monitoring information generated on the quality of water and food, indoor air quality, public education, food and waterborne communicable disease investigation and when necessary, enforcement in the courts.

Health Promotion

Pamphlets and information on a wide variety of topics are available from local Public Health Services offices. Upon request, staff members are available to speak to groups on issues such as nutrition, healthy eating, maintaining healthy weight, tobacco use, safety, managing medication and the benefits of physical activity. The health promotion services available from Public Health staff are intended to help seniors understand their health and the aging process.

For more information please contact your regional Public Health Services office:

Public Health Services Offices

Bathurst.....	(506) 547-2062
Belledune.....	(506) 237-3206
Boiestown.....	(506) 369-2002
Campbellton.....	(506) 789-2266
Caraquet.....	(506) 726-2025
Chipman.....	(506) 339-7076
Edmundston.....	(506) 735-2065
Fredericton.....	(506) 453-2830
Grand Falls.....	(506) 475-2441
Grand Manan.....	(506) 662-3242
Hampton.....	(506) 823-6050
Kedgwick.....	(506) 284-3422
Miramichi.....	(506) 778-6765
Moncton.....	(506) 856-2814
Neguac.....	(506) 776-3824
Oromocto.....	(506) 357-4008
Perth-Andover.....	(506) 273-4715
Plaster Rock.....	(506) 356-6003
Richibucto.....	(506) 523-7607
Sackville.....	(506) 364-4080
Saint John.....	(506) 658-2454
Shediac.....	(506) 533-3354
Shippagan.....	(506) 336-3061
St. George.....	(506) 755-4022
St. Stephen.....	(506) 466-7504
Sussex.....	(506) 432-2003
Tracadie-Sheila.....	(506) 394-3888
Woodstock.....	(506) 325-4408

Seniors' Rehabilitative Equipment Program

Canadian Red Cross Society
New Brunswick Division
P.O. Box 39
Saint John, N.B. E2L 3X3
Telephone: (506) 674-6150
Toll Free: 1-800-561-9151
Fax: (506) 648-5016

Residents of New Brunswick who are aged 65 and over may borrow, without charge, rehabilitative equipment from the Canadian Red Cross Society. Funding for this program is provided by the Department of Health. To obtain equipment services, a written referral must be completed by a New Brunswick physician, nurse, physiotherapist, or occupational therapist. Most standard equipment is available from the local Canadian Red Cross Society office. Inquiries regarding the availability of specialized equipment may also be directed to the local office. All equipment is returned to the local Canadian Red Cross Society office when it is no longer required.

For further information contact the local Canadian Red Cross Society office:

Canadian Red Cross Society Offices

Bathurst.....	(506) 548-2824
Cambellton.....	(506) 759-8521
Edmundston.....	(506) 736-0050
Fredericton.....	(506) 458-8445
Grand Falls.....	(506) 473-5897
Moncton.....	(506) 863-2650
Richibucto.....	(506) 523-4479
Sackville.....	(506) 364-8813
Saint John.....	(506) 674-6132
Sussex.....	(506) 433-5886
Tracadie-Sheila.....	(506) 395-2010
Woodstock.....	(506) 328-8881

Addiction, Mental Health & Primary Care Services

Addiction, Mental Health
& Primary Care Services Division
P.O. Box 5100
Fredericton, N.B. E3B 5G8
Telephone: (506) 444-4442
Fax: (506) 453-8711
www.gnb.ca/health

Addiction Services

Services directed toward the abuse of alcohol, other drugs and gambling are provided and include prevention and treatment (detox, outpatient counselling, short-term residential and long-term residential). These services are targeted to all age groups. In some regions, education programs have been developed specifically for seniors. In addition, a variety of resource information is available from regional Addiction Services offices.

Addiction Services - Regional Offices

Bathurst.....	(506) 547-2086
Campbellton.....	(506) 789-7055
Edmundston.....	(506) 735-2092
Fredericton.....	(506) 452-5558
Miramichi.....	(506) 623-3375
Moncton.....	(506) 856-2333
Saint John.....	(506) 674-4300
Tracadie-Sheila.....	(506) 394-3615

If you or someone you know has a gambling problem, call 1-800-461-1234 for free, confidential information.

Mental Health Services

Services provided to improve, restore and/or maintain the mental health and emotional well-being of the citizens of New Brunswick.

This is accomplished through providing treatment, rehabilitation and maintenance programs, as well as promotion/prevention. All programs focus on the individual and ensure individual and community involvement.

Services are available through community mental health services, psychiatric units of regional hospitals and the province's two psychiatric hospitals.

Information related to services with mental health is also available at www.gnb.ca/health. For further information contact the local Community Mental Health Services office nearest you.

Community Mental Health Services Offices

Bathurst.....	(506) 547-2038
Campbellton.....	(506) 789-2440
Caraquet.....	(506) 726-2030
Edmundston.....	(506) 735-2070
Fredericton.....	(506) 453-2132
Grand Falls.....	(506) 475-2440
Miramichi.....	(506) 778-6111
Moncton.....	(506) 856-2444
Richibucto.....	(506) 523-7620
Saint John.....	(506) 658-3737
St. Stephen.....	(506) 466-7380
Sussex.....	(506) 432-2090
Woodstock.....	(506) 325-4419

Primary Health Care Services

Primary health care is about:

- Treating acute and episodic illness
- Preventing people from becoming ill or injured in all stages of life and in all settings (including at home, at work, at school and at play)
- Managing chronic conditions
- Helping individuals play an active role in their own health care

Services within the Regional Health Authorities are provided through a network of Community Health Centres (CHCs) and Health Service Centres (HSC). Most CHCs and HSCs have a core healthcare team that is comprised of a physician, a nurse practitioner and/or a nurse. Depending on the needs of the community, additional services are provided by other team members such as dietitians, social workers, physiotherapists.

Regional Health Authority A

Zone 1 – Beauséjour

Shediac HSC.....	(506) 533-2700
Port Elgin HSC.....	(506) 538-2140
Memramcook HSC.....	(506) 758-0987

Zone 4

Sainte-Anne HSC.....	(506) 445-6200
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Zone 5

St. Joseph CHC.....	(506) 684-7000
Jacquet River HSC.....	(506) 237-3222

Zone 6

CHC Lamèque.....	(506) 344-3402
Pointe Verte HSC.....	(506) 542-2434
Paquetville HSC.....	(506) 764-2424
Miscou HSC.....	(506) 344-3434
Shippagan HSC.....	(506) 344-3408
Petit Shippagan HSC.....	(506) 344-3400

Regional Health Authority B

Zone 1 – SouthEast

Riverside Albert CHC.....	(506) 882-3100
Petitcodiac HSC.....	(506) 756-3400
Rexton HSC.....	(506) 523-7940

Zone 2

St. Joseph's CHC.....	(506) 632-5537
Campobello Island HSC.....	(506) 752-4100
Deer Island HSC.....	(506) 747-4150
Fundy HSC.....	(506) 456-4200
Sussex HSC.....	(506) 432-3100

Zone 3

Gibson Health Clinic.....	(506) 447-4444
Central Miramichi CHC.....	(506) 365-6100
Queens North CHC.....	(506) 327-7828
Stanley HSC.....	(506) 367-7730
Fredericton Junction HSC.....	(506) 368-6501
Chipman HSC.....	(506) 339-7650
McLean Memorial HSC.....	(506) 784-6300
Harvey HSC.....	(506) 366-6400
Boiestown HSC.....	(506) 369-2700
Nackawic HSC.....	(506) 575-6600

Zone 7

Neguac HSC.....	(506) 776-3876
Baie Ste. Anne HSC.....	(506) 228-2004
Rogersville HSC.....	(506) 775-2030
Miramichi HSC.....	(506) 627-7511
Blackville HSC.....	(506) 843-2910

Department of Justice and Consumer Affairs

P.O. Box 6000
Fredericton, NB E3B 5H1
Telephone: (506) 453-2659
www.gnb.ca/justice

The Consumer Affairs Branch provides day-to-day enforcement and administration of a wide range of consumer legislation, including *The Auctioneer's Licence Act*, *The Collection Agencies Act*, *The Commissioner of Oaths Act*, *The Consumer Product Warranty & Liability Act*, *The Cost Of Credit Disclosure Act*, *The Direct Sellers Act*, *The Pre-arranged Funeral Services Act*, and *The Real Estate Agents Act*. In addition, branch activities include investigating consumer complaints, advising consumers of their rights and responsibilities, issuing licenses for the regulation of businesses under consumer legislation. In addition, Consumer Affairs promotes consumer education and provides guidance for consumers on a variety of issues including, charitable donations, identity theft, telemarketing fraud, dealing with contractors, and many more topics.

Department of Natural Resources

P.O. Box 6000
Fredericton, NB E3B 5H1
Telephone: (506) 453-2440
Fax: (506) 453-6699
www.gnb.ca/naturalresources

Hunting and fishing

Fishing: New Brunswick residents aged 65 and over may obtain fishing licences at a discounted price. If resident seniors want to fish for Atlantic salmon, they must purchase a resident salmon licence, which is also available at a discounted price. This licence allows angling for Atlantic salmon, as well as other sport fish.

Hunting / Fur harvesting: New Brunswick residents aged 65 and over may obtain most hunting and fur harvesting licences at a discounted price.

Hunters with physical disabilities: A disabled-hunter card is available for persons with a serious permanent physical disability. This authorizes the cardholder to hunt from a stationary motor vehicle.

Sentier NB Trail: The Sentier NB Trail is a province wide trail system that uses abandoned railway lines. Eight hundred and fifty kilometres of trail have been completed, with local trails connecting to the provincial network. There is no cost to use the trail. We encourage you to respect the trail and the environment, and enjoy this wonderful resource. Studies show that daily exercise help keep people healthy and more fit to enjoy life at any age.

For more information about Natural Resources programs and activities please visit the department's website.

New Brunswick Human Rights Commission

P.O. Box 6000
751 Brunswick St.
Fredericton, NB E3B 5H1
Telephone: 1-888-471-2233
Fax: (506) 453-2653
TDD: (506) 453-2911
hrc.cdp@gnb.ca
www.gnb.ca/hrc-cdp

The Human Rights Commission administers the Human Rights Act of New Brunswick, which is a provincial law that prohibits discrimination (inequality) based on age, race, colour, national origin, place of origin, ancestry, religion, physical and mental disability, sex, sexual orientation, marital status, social condition (source of income, level of education or occupation), political belief or activity.

The act applies mainly to employment, housing and public services that fall under provincial jurisdiction, whether in the private or public sectors.

This means, for example, that stores may not discriminate against seniors (age) or retired persons (social condition). Also, mandatory retirement is prohibited, except when there is a bona fide retirement plan, or there are issues such as safety factors to be considered.

Persons who think they have been discriminated against may file a complaint with the Human Rights Commission. The commission investigates and attempts to conciliate such complaints, and also works to reduce discrimination, through its educational activities.

New Brunswick Power Corp.

P.O. Box 2000
Fredericton, NB E3B 4X1
Toll-free: 1-800-663-6272
www.nbpower.com

Pre-authorized payment plan

Customers may register to have their monthly payment withdrawn automatically from their bank account.

Equalized payment plan

Customers may have their yearly electricity bill payments spread evenly over a 12-month period. At the end of the 12-month period, settlement for any outstanding amounts will be paid. If there is a credit, it is applied to your next bill.

Online services

MY NB Power Account is your new self-serve account management tool to allow you to manage all your NB Power needs by simply logging on whenever you want, 24 hours a day, seven days a week.

With **MY NB Power Account**, you can quickly and easily:

- view your bill;
- view your balance;
- set up automatic monthly payments;
- request a service, such as tree trimming or water-heater maintenance;
- report a payment; and
- set up and manage multiple locations where you have NB Power services.

Signing up for your MY NB Power Account is easy – all you will need is a copy of your latest NB Power bill.

Braille bills

Customers who are visually impaired may request a Braille version of their bill.

Telephone self-serve

Customers can receive account information over the phone and update their phone number.

Dusk-to-dawn area lighting

For a monthly rental fee, customers may have security lighting installed on their property. Installation and maintenance are provided by NB Power.

Home energy centre

Have you ever wondered if your home is energy efficient, which appliances use the most energy, or how much you can save? If so, visit the home energy centre section of our website to analyze your energy use, and get the answers.

Home energy checks

Customers may request a home visit by an energy advisor who will give advice on energy conservation matters.

*For additional information about the above services and programs, contact NB Power at 1-800-663-6272, or visit www.nbpower.com.

New Brunswick Prescription Drug Program

P.O. Box 690
Moncton, NB E1C 8M7
Telephone: (506) 867-4515
Toll-free: 1-800-332-3692
Fax: 1-888-455-8322
nbinquiry@nbpdp.ca
www.gnb.ca/health

The New Brunswick Prescription Drug Program provides drug coverage to eligible seniors residing in New Brunswick.

An application package is automatically sent to every New Brunswick resident about 60 days before his or her 65th birthday. The application form must be completed and forwarded to the program in order for coverage to be considered.

Eligible seniors:

Persons 65 and older who:

1. receive the federal Guaranteed Income Supplement , or
2. qualify based on annual income as follows:
 - single senior with an annual income of \$17,198 or less
 - a couple with both persons 65 or older, with a combined annual income of \$26,955 or less;
 - a couple with one person who is under 65, with a combined annual income of \$32,390 or less.

Individuals must be registered with New Brunswick Medicare.

Co-pays:

- beneficiaries receiving the Guaranteed Income Supplement (GIS) are required to pay a co-payment of \$9.05 for each prescription, up to a maximum of \$250 in one calendar year;
- beneficiaries who qualify based on their annual income are required to pay a co-payment of \$15 per prescription.

Eligible drug benefits:

The New Brunswick Prescription Drug Program formulary lists the drugs that are eligible for coverage. Prescriptions for these drugs must be filled by a pharmacy or designated dispensing physician in New Brunswick in order to be reimbursed.

More information on the program is available on the New Brunswick Prescription Drug Program website, or by calling the program's inquiry line at 1-800-332-3692.

New Brunswick Provincial Capital Commission

103 Church St.
Fredericton, NB E3B 4C8
Telephone: (506) 444-2035
ccpnbpcc@ccpnbpcc.ca

The New Brunswick Provincial Capital Commission (NBPCC) is a not-for-profit organization whose mission is to enhance greater pride and understanding of New Brunswick's diverse cultural heritage; to enhance the experience of visitors to the Capital region; and to develop educational materials that promote heritage and cultural awareness. The NBPCC reaches across New Brunswick to ensure that all linguistic and cultural groups feel at home in their capital.

Visit our website at www.ccpnbpcc.ca to read about our projects or to browse through our picture gallery. Click on Celebrating, and read about New Brunswick Day, or go to Remembering to learn about Vigile 1914-1918 Vigil, the project that repatriated the names of Canadians who died in the First World War.

New Brunswick Securities Commission

85 Charlotte St., Suite 300
Saint John, NB E2L 2J2
Toll-free: 1-866-933-2222
www.nbsc-cvmnb.ca

As the provincial securities regulator, the New Brunswick Securities Commission (NBSC) protects investors from unfair, improper or fraudulent practices. The commission is here to help. If you suspect that you have been approached with a scam, contact us.

Invest in knowing more – Visit the NBSC web site for information about investing, working with your financial adviser, recognizing a scam, avoiding and reporting scams, and more. The NBSC also provides brochures on a variety of topics in both French and English, available free of charge.

Office of the Commissioner of Official Languages

440 King St.
Fredericton, NB, E3B 5H8
Telephone: (TTY): (506) 444-4229
Toll-free (TTY): 1- 888- 651-6444
Fax: (506) 444-4456
www.officiallanguages.nb.ca

The *Official Languages Act* states that English and French are the two official languages of New Brunswick, and that they have equality of status and equal rights and privileges. The act recognizes that members of the public have the right to receive provincial government services in the official language of their choice. It establishes an Office of the Commissioner of Official Languages, and provides for the appointment of a commissioner. The act gives the commissioner the mandate to investigate complaints from members of the public with respect to official languages and services provided by government institutions. Following an investigation, the commissioner may make recommendations on improvements or corrections to be made in order to ensure compliance with the act. These recommendations, including any opinions and reasons for the recommendations, will be communicated to the premier, to the senior officials of the institutions concerned, and to the complainant. Investigations may be carried out pursuant to a complaint, or on the commissioner's initiative.

The commissioner's mandate covers only services provided by government institutions, Crown corporations, third parties offering services on behalf of the province, the province's courts, policing services, cities, municipalities with an official language minority of at least 20 per cent, regional health authorities, and planning commissions and solid-waste commissions serving an area with an official language minority of at least 20 per cent. The commissioner does not have the jurisdiction to entertain and investigate complaints with respect to the private sector.

The commissioner also has the mandate to promote the advancement of both official languages in the province.

Office of the Consumer Advocate for Insurance

270 Douglas Ave., Suite 406
Bathurst, NB E2A 1M9
Office: (506) 549-5555
Toll-free: 1-888-283-5111
Fax: (506) 549-5559
nb@cai-dma.ca
www.insurance-assurance.ca

The consumer advocate for insurance has been requested by the Legislative Assembly of New Brunswick to monitor the practices of insurers, brokers and agents, while serving as an advocate for consumers. He is an officer of the Legislative Assembly and is independent of government. The primary mandate of the consumer advocate is to represent the interests of consumers.

The Office of the Consumer Advocate for Insurance has the responsibility to respond to requests for information with respect to insurance, and to carry out investigations as a result of complaints received from consumers. The office also has the responsibility to develop and conduct educational programs with respect to insurance for the purpose of educating consumers.

The Office of the Consumer Advocate for Insurance will treat your complaint or your request confidentially and without delay.

Office of Human Resources

P.O. Box 6000
Fredericton, NB E3B 5H1
Telephone: (506) 453-2296
Toll-free: 1-800-561-4012
Fax: (506) 457-7388
www.gnb.ca/pensions

Retired provincial employees of government departments; school boards; hospitals; NB Power; Alcool NB Liquor; WorkSafeNB (Workplace, Health and Safety Compensation Commission); and the University of New Brunswick should direct pension inquiries and questions concerning other employment-related benefit programs (health care, dental care, group life, long-term disability) to the Compensation and Employee Benefits Division of the Office of Human Resources. In most cases, these employees will be receiving a monthly cheque (or income by direct deposit) from one of the provincially sponsored pension plans.

An individual who has questions or concerns with respect to a private pension plan should direct inquiries to the office of the superintendent of pensions:

Office of the Superintendent of Pensions
Frederick Square
P. O. Box 6000
Fredericton, NB E3B 5H1
Telephone: (506) 453-2055

Office of the Ombudsman / Child and Youth Advocate

548 York St.,
Fredericton, NB E3B 3R2
Telephone: (506) 453-2789
Toll-free: 1-888-465-1100
Fax: (506) 453-5599
nbombud@gnb.ca
www.gnb.ca/ombudsman

The Office of the Ombudsman has one central mission: to ensure that all New Brunswick residents are treated with administrative fairness by government and its agencies. Under the Ombudsman Act, the Office of the Ombudsman strives to guarantee that individuals are served in a consistent, fair and reasonable manner by Government of New Brunswick organizations.

The Office of the Ombudsman has jurisdiction to investigate complaints of an administrative nature in respect to government departments, municipalities, school districts, district education councils, regional health authorities, Crown agencies, and a number of agencies responsible to the province, including some commissions and boards as defined under the *Ombudsman Act*.

Depending upon the nature of a complaint, it is sometimes possible to resolve the complaint informally. If an investigation identifies that an administrative flaw has occurred, and the matter cannot be resolved informally, the act provides for the ombudsman to make a recommendation to the administrative head of the authority concerned.

A complaint may be made to the ombudsman in writing, by fax, over the phone, via e-mail, or in person. If you wish to make your complaint in person, we recommend that you call first to ensure someone is in the office to help you.

Child and Youth Advocate

The mission of child and youth advocate is to: ensure that the rights and interests of children and youth are protected; ensure that the views of children and youth are heard and considered where those views might not otherwise be advanced; ensure that children and youth have access to approved services, and that complaints about these services receive appropriate attention; provide information and advice to government, government agencies and communities about the availability, effectiveness, responsiveness and relevance of services to children and youth; and act as an advocate for the rights and interests of children and youth in general.

Office of the Premier

Room 212, Centennial Building
P.O. Box 6000
Fredericton, NB, E3B 5H1
Telephone: (506) 453-2144
Fax: (506) 453-7407
premier@gnb.ca
www.gnb.ca/premier

Congratulatory messages may be arranged for certain birthdays and wedding anniversaries by contacting the Office of the Premier. A certificate or letter of congratulations may be requested as follows:

Message from:	Birthday	Anniversary
Premier, federal leader of the opposition, MP, MLA.....	65 and over.....	25 plus
Prime minister of Canada.....	75 and over.....	25 plus
Lieutenant-governor.....	80 and over.....	50 plus
Governor General*.....	90 and over.....	50 plus
Queen*.....	100 and over.....	60 plus

*Requests for messages of the 100th birthday and over, and for the 60th anniversary and over, need to be accompanied by a photocopy of a birth or marriage certificate, or a statement from clergy.

Office of the Public Trustee

Justice and Consumer Affairs
P.O. Box 400
Fredericton, NB E3B 4Z9
Telephone: (506) 444-3688
Toll-free: 1-888-336-8383
Fax: (506) 444-3500
public.trustee@gnb.ca
www.gnb.ca/justice

The public trustee of New Brunswick protects the financial and personal interests of the elderly, the mentally challenged, children, and missing or deceased persons, when there is no one else able and willing to do so.

The Public Trustee Branch can provide the following financial and personal services to the vulnerable population of New Brunswick:

- act to make personal, medical, legal, or financial decisions for someone who is mentally incapable and cannot make those decisions (Committee of the Person and/or Committee of the Estate);
- act on behalf of an individual in accordance with the terms of a power of attorney;
- act as an executor under a will or as an administrator of the property of a deceased person;
- act as a litigation guardian for a person under disability;
- act to make legal or financial decisions for an individual declared to be an absentee

- under the *Presumption of Death Act*; and
- act as trustee.

To become a client of the public trustee, a person may be referred by another individual, such as a social worker, a care provider, a doctor, or a family member. The public trustee may act as a last resort only, and therefore has to consent to act before becoming involved on behalf of an individual. The public trustee also has, in the majority of cases, to apply to the court to receive the authority to act on behalf of a person. Fees are charged for services provided by the public trustee; they may be viewed on the *Public Trustee Act* regulation: <http://www.gnb.ca/0062/PDF-regs/2008-56.pdf>

The public trustee cannot become involved in mediating family disputes or investigating cases of financial abuse, but will make appropriate referrals.

Department of Post-Secondary Education, Training and Labour (PETL)

Employment Development Division

For seniors seeking help in re-entering the labour market as full-time or part-time, year-round or seasonal employees, the Employment Development Division offers assistance through its career information centres. Services range from job search and resume writing, to labour market information and Internet-ready computers. For more information, visit www.eps-pse.gnb.ca, or contact a PETL regional office, listed below. Information on current job opportunities is also offered through PETL's labour exchange at www.jobbank.gc.ca, or by calling 1-888-434-7070.

PETL – regional offices (sub-offices)

Campbellton (Bathurst).....	(506) 789-2411
Caraquet (Tracadie-Sheila, Shippagan).....	(506) 726-2639
Edmundston (Grand Falls).....	(506) 735-2677
Fredericton (Woodstock, Perth-Andover).....	(506) 453-2377
Miramichi (Naguac).....	(506) 627-4000
Moncton (Richibucto, Shediac, Sackville).....	(506) 869-6944
Saint John (Sussex, St. Stephen).....	(506) 643-7258

Premier's Council on the Status of Disabled Persons

Suite 648 - 440 King St.
 Fredericton, NB E3B 5H1
 Telephone: (506) 444-3000 (voice or TTY)
 Toll-free: 1-800-442-4412
 Fax: (506) 444-3001
pcsd@gnb.ca
www.gnb.ca/council

The Premier's Council on the Status of Disabled Persons offers information and assistance to individuals or groups on any topic related to persons with disabilities, and can act as an intervener in unusual individual problems. An extensive website with information on topics likely to be of interest to persons with disabilities is maintained.

The council also publishes a newsletter and a directory of services offered to persons with

disabilities in New Brunswick, and material on other disability-related topics. Information may be distributed in various alternate formats if requested.

Public Legal Education and Information Service

P.O. Box 6000
Fredericton, N.B.
E3B 5H1
Telephone: (506) 453-5369
Fax: (506) 462-5193
pleisnb@web.ca
www.legal-info-legale.nb.ca

The Public Legal Education and Information Service of New Brunswick (PLEIS-NB) is a provincial non-profit organization and a registered charity. Its mandate is to provide the public with information about the law. Knowing one's legal rights and obligations can help in making decisions and taking action on legal matters. PLEIS-NB does not provide individual legal advice, only general information about the law. PLEIS-NB operates a number of services such as a video-lending library, a speaker's bureau and a publication program. A broad range of educational booklets are available, many dealing with topics of particular interest to seniors, such as wills and estate planning, planning for incapacity, abuse and neglect, going to a nursing home, and investment fraud.

Public Libraries

Public Libraries in New Brunswick offer a full range of recreational, cultural and educational opportunities, including more than two million books, newspapers, magazines, music, and movies. They provide reference services, including free Internet access and various electronic resources.

Public Libraries offer programs and services designed specifically with seniors in mind. These vary from library to library, so check with your local public library for more information about:

- easy-to-read, large-print titles;
- audiobooks (books on cassette or disc);
- how-to books on activities such as gardening, cooking, travel and crafts;
- information sessions on everything from genealogy to health, cooking to computers;
- home library service. This is available by request from certain libraries. Caregivers or volunteers may pick up and deliver materials for those who are limited physically or without transportation; and
- bookmobile service to rural populations.

For further information about services offered at the Public Libraries throughout New Brunswick, please visit the website www.gnb.ca/libraries, contact your local public library, or contact any of the five library region headquarters:

Library region headquarters

Albert-Westmorland-Kent Library region (Moncton and area)..... (506) 869-6032
Chaleur Library region (Campbellton/Bathurst and Acadian Peninsula). (506) 789-6599
Fundy Library region (Saint John and Fundy area).....(506) 643-7222
Haut-Saint-Jean Library region (Edmundston/Woodstock and area).....(506) 263-3423
York Library region (Fredericton/Miramichi and area)..... (506) 453-5380

Department of Public Safety

P. O. Box 6000
Fredericton, NB E3B 5H1
Phone: (506) 453-3992
Fax: (506) 453-7481
www.gnb.ca/publicsafety

Veteran Vehicle Registration Plates

Veteran vehicle registration plates are available to New Brunswickers who serve (or have served) in the Canadian Armed Forces, or the armed forces of another Commonwealth country. Application forms are available at any of the following locations: New Brunswick Royal Canadian Legions; Service New Brunswick Centres; and The Department of Public Safety and Service New Brunswick web-sites. The completed and signed application from the veteran, together with a copy of the required documentation as requested on the application form, must be forwarded to New Brunswick Command at the address indicated on the application. Information is available by calling 506-453-2410 or by visiting www.gnb.ca/publicsafety.

Lottery Licensing

The Province of New Brunswick provides lottery licensing services to religious and charitable groups, as well as to the organizers of fairs or exhibitions. Applications for gaming are available from Service New Brunswick Centres and the Department of Public Safety. Organizers of such events must obey the Terms and Conditions for Lottery Licensing, available through the Department of Public Safety. Most permits will be subject to an application fee. Information is available on-line at www.gnb.ca/publicsafety or by calling 506-453-7472.

Fire Safety Tips for Older Adults

Because many seniors live alone, and often have physical ailments that might impair their mobility or their ability to make quick decisions, they are at greater risk of harm due to fire. Fire safety tips and information can be obtained by contacting the Office of the Fire Marshal at 506-453-2004. Information is also available on-line at www.gnb.ca/publicsafety.

The New Brunswick Emergency Measures Organization (NB EMO)

The New Brunswick Emergency Measures Organization (NB EMO) co-ordinates provincial response during emergencies and administers disaster financial assistance programs.

Emergency Assistance - call 911
NB EMO - toll-free 1-800-561-4034

How do I get a civic address?

If you live in a municipality, you should contact your municipal government. If you live in an unincorporated area, contact the NB 911 Bureau at the Department of Public Safety at 1-888-353-4444.

Service New Brunswick

P.O. Box 1998
Fredericton, NB E3B 5G4
Toll-free: 1-888-762-8600
www.snb.ca

Property Tax Allowance Program

On January 1 of each year, a property tax allowance is available to the registered owner (or beneficiary) of a residential property. The property must be the owner's principal residence, and the total combined taxable income of the applicant and spouse (or common-law partner) cannot exceed \$20,000 in the previous year.

This program will credit up to a maximum of \$200 on the tax levy of portion of the property receiving the residential tax credit.

To receive this allowance, an application must be completed each year. Application forms are available at Service New Brunswick (SNB) centres and outlets and at www.snb.ca, as well as through the SNB Teleservices call centre and SNB assessment offices (see below).

Assessment Offices	Telephone	Fax
Bathurst.....	(506) 547-2090.....	(506) 547-2925
Campbellton.....	(506) 789-2305.....	(506) 789-2582
Edmundston.....	(506) 735-2710.....	(506) 735-2036
Fredericton.....	(506) 453-2831.....	(506) 453-3279
Hampton.....	(506) 832-6060.....	(506) 832-6008
Miramichi.....	(506) 627-4028.....	(506) 627-4029
Moncton.....	(506) 856-3303.....	(506) 856-2609
Richibucto.....	(506) 523-7725.....	(506) 523-7698
Saint John.....	(506) 643-6200.....	(506) 658-2156
St. Stephen.....	(506) 466-7335.....	(506) 466-7358
Woodstock.....	(506) 325-4411.....	(506) 325-4475

For more information, please call the **SNB Teleservices** call centre at one of the following numbers:

1-888-762-8600 (no charge)
1-506-684-7901 (outside NB)

The Office of the Rentalsman

The Office of the Rentalsman has recently moved to Service New Brunswick. The rentalsman seeks to resolve certain disputes between landlords and tenants, and to administer security deposits. New Brunswick is the only jurisdiction in Canada that holds, in trust, all security deposits paid by tenants pursuant to a residential tenancy lease. The Office of the Rentalsman provides an alternative dispute resolution program outside of the traditional court process, and is one of the few alternative dispute mechanisms. All disputes that arise regarding the disbursement of a security deposit are assigned to a rentalsman who attempts to mediate a mutual agreement or, where mediation is not possible, arbitrates a dispute between the parties. The rentalsman also mediates or arbitrates complaints by both landlords and tenants regarding breach of a tenancy agreement or failure to adhere to the Residential Tenancies Act. There are six offices in New Brunswick, in the following communities: Bathurst, Campbellton, Edmundston, Fredericton, Dieppe, and Saint John. Please call 1-888-762-8600 toll-free to find the address of the rentalsman office nearest you.

Renew **vehicle registrations** by phone or on the Internet:

For the convenience of customers, motor vehicle registration renewals may now be done by phone or on the Internet. To renew by phone, call the SNB Teleservices call centre at the appropriate number listed above.

In order to renew on the Internet, visit the SNB website at www.snb.ca.

**Service New Brunswick
Centres and Outlets**

	Telephone	Fax
Bathurst.....	(506) 547-2077.....	(506) 547-7413
Bouctouche.....	(506) 743-7289.....	(506) 753-5511
Bristol.....	(506) 392-5108.....	(506) 392-5084
Burton.....	(506) 357-4083.....	(506) 357-4090
Campbellton.....	(506) 789-2300.....	(506) 789-1281
Caraquet.....	(506) 727-7013.....	(506) 727-7016
Chipman.....	(506) 339-7035.....	(506) 339-7074
Dalhousie.....	(506) 684-7566.....	(506) 684-8778
Dieppe.....	(506) 869-6222.....	(506) 869-6600
Doaktown.....	(506) 365-2005.....	(506) 365-2044
Edmundston.....	(506) 735-2085.....	(506) 735-2086
Fredericton.....	(506) 453-2834.....	(506) 444-4253
Gagetown.....	(506) 488-3513.....	(506) 488-3504
Grand Falls.....	(506) 473-7708.....	(506) 473-7709
Grand Manan.....	(506) 662-7020.....	(506) 662-7045
Hampton.....	(506) 832-6003.....	(506) 832-6109
Hopewell Cape.....	(506) 734-2395.....	(506) 734-3057
Kedgwick.....	(506) 284-3400.....	(506) 284-3401
McAdam.....	(506) 784-6809.....	(506) 784-6800
Miramichi East.....	(506) 778-6023.....	(506) 778-6197
Miramichi West.....	(506) 627-4040.....	(506) 627-4509
Moncton.....	(506) 856-2204.....	(506) 856-2987
Neguac.....	(506) 776-3180.....	(506) 776-3188
Perth Andover.....	(506) 273-4718.....	(506) 273-4699
Plaster Rock.....	(506) 356-6002.....	(506) 356-6008
Port Elgin.....	(506) 538-2101.....	N/A
Richibucto.....	(506) 523-7610.....	(506) 523-7629
Sackville.....	(506) 364-4076.....	(506) 364-4097
Saint John.....	(506) 658-2500.....	(506) 658-3995
Shediac.....	(506) 533-3330.....	(506) 533-3339
Shippagan.....	(506) 336-3017.....	(506) 336-3072
St. George.....	(506) 755-4004.....	(506) 755-4091
Saint-Léonard.....	(506) 423-3030.....	(506) 423-3009
Saint-Quentin.....	(506) 235-6004.....	(506) 235-6042
St. Stephen.....	(506) 466-7378.....	(506) 466-7492
Sussex.....	(506) 432-2002.....	(506) 432-2122
Tracadie-Sheila.....	(506) 394-3711.....	(506) 394-3713
Woodstock.....	(506) 325-4476.....	(506) 325-4482

You must have a valid Visa or MasterCard, and will need to have the following items on hand:

1. registration renewal form;
2. vehicle insurance (pink) card (except for trailers, all-terrain vehicles, and snowmobiles);
and
3. Visa or MasterCard number and expiry date.

Teleservices is available during regular business hours, evenings and Saturdays as follows:

Monday through Friday.....	8:30 a.m. - 10:00 p.m.
Saturdays.....	10:00 a.m. - 5:00 p.m.

The new registration and licence plate stickers are sent by mail and are generally received within five working days. Vehicle registration forms may still be sent by mail to:

Service New Brunswick

432 Queen St .

P.O. Box 1998

Fredericton, NB E3B 5G4

or by visiting the Service New Brunswick centre nearest you.

To renew your **Driver's Licence**, you must present yourself to any Service New Brunswick Centre as a new photo is required at time of each renewal.

Medicare applications and information

SNB centres, Teleservices, and the Internet site can provide clients with N.B. Medicare application forms. These forms can be mailed to you by calling Teleservices, or you may complete the appropriate form at one of SNB's offices throughout the province or on the Internet site.

Application for **parking permits and placards for person(s) having a disability**: individuals with disabilities may obtain a temporary or permanent parking placard to display in a vehicle for parking in designated areas. An application form must be completed by a physician. The application form may be obtained at any SNB office, from Teleservices, or on the Internet site. Once the form is completed, forward it by mail or drop it off at any SNB office to receive your placard.

Change of address: for your convenience you may also change your address by phone or on the Internet at the phone numbers and website provided for the following documents:

- motor vehicle registration;
- Medicare;
- property accounts; and
- parking placard (for persons with disabilities)

Please ensure you have the following information ready:

- Medicare numbers (for all household members);
- vehicle registration and insurance information;
- new postal code;
- property account numbers; and
- parking placard numbers.

SNB has also developed an information package for seniors, available on the website at www.snb.ca. Click on the icon ONLINE Products & Service Catalogue, then on Forms, Info and Service Package, finally choose Citizens-Life events experiences and milestones. A link to seniors will bring you to many application forms available on the website. This package was designed to enable seniors to obtain valuable information such as health tips and much more.

Vital Statistics

P.O. Box 6000
Fredericton, N.B. E3B 5H1
Telephone: (506) 453-2385
Fax: (506) 444-4139
www.snb.ca

The Vital Statistics office has the responsibility for collecting, recording, tabulating and registering births, marriages and deaths. Copies of birth, marriage or death certificates are available for a fee by contacting the above office. Official certificates can only be issued for births, marriages and deaths which occurred in New Brunswick.

Special Occasion Certificates (non-official) used to commemorate a birth event, special birthday or wedding anniversary are also available.

Individuals who wish to officially change their names or obtain a marriage license can also contact the office.

There is a fee for the products and services mentioned. These fees are subject to change

Department of Social Development

P.O. Box 6000
Fredericton, NB E3B 5H1
Reception: (506) 453-2001
Fax: (506) 453-2164
sd-ds@gnb.ca
www.gnb.ca/socialdevelopment

Nursing home services

Nursing home services are intended for individuals who are medically stable and who need nursing care. Services emphasize the resident's physical, social and psychological independence. These services include resident care, resident support, plant and maintenance, and general administration. Staff includes registered nurses, licensed practical nurses, resident attendants, and dietitians, as well as personnel in laundry, kitchen, activation, maintenance and administration.

The Department of Social Development must approve all clients placed on the nursing home wait list. Individual nursing homes are responsible for admissions. Staff from the department will determine a person's eligibility by looking at his or her long-term health-care and social needs. Going into a nursing home is voluntary. If a person can afford to pay nursing home costs, he or she must do so. If a person feels that he or she cannot afford the costs, application for a subsidy may be made to Social Development.

There are over 4,100 beds in over 60 licensed nursing homes in the province's eight regions. Each nursing home is independently owned by a board of directors, and is formed under the *Companies Act* as a non-profit organization.

The Nursing Home Services Branch of Social Development is responsible for the Nursing Home Program, with actual nursing home services being provided through licensed nursing homes. The department's objectives related to nursing home services are to

improve residents' quality of life, help safeguard their dignity, and ensure that appropriate quality residential services are provided as efficiently as possible within resources. This is accomplished by ensuring that: the nursing homes comply with the *Nursing Homes Act*, the regulations under the act, and departmental standards and policies; the size, structure and general operations of the nursing home system are managed; appropriate linkages with the rest of the health and community services network are made; and that eligible residents are subsidized.

Nursing homes are inspected on a regular basis.

Effective May 1, 2009, the maximum amount to be paid by nursing home residents is \$83 per day. This amount may be readjusted from time to time. This cost covers room and board services. On a monthly basis, this amounts to \$2,525.

All nursing home residents are entitled to receive medications approved under the New Brunswick Prescription Drug Program, at no cost. Residents in receipt of provincial assistance from Social Development are entitled to retain a personal comfort and clothing allowance. This allowance covers expenses associated with personal items, clothing, medications not covered by the New Brunswick Prescription Drug Program, and over-the-counter medications not routinely supplied by the nursing home. Residents who are subsidized are also entitled to a health card providing such benefits as eye glasses, hearing aids and other specific health supplies, and are eligible to receive the HST rebate.

For more information about nursing homes and their policies in your area, call the nursing homes to arrange to visit. To find out more about programs, nursing home admissions and government subsidies, **contact your regional office of Social Development:**

Bathurst..... 1-866-441-4341
Edmundston..... 1-866-441-4249
Fredericton..... 1-866-444-8838
Campbellton..... 1-866-441-4245

Saint John..... 1-866-441-4340
Caraquet..... 1-866-441-4149
Moncton..... 1-866-426-5191
Miramichi..... 1-866-441-4246

Adult residential services

Persons who are unable to live in their own homes may require residential services. A range of residential options is available to meet the needs of adults and seniors assessed as requiring long-term care services in an adult residential facility. Generally, special care homes provide residential services to clients (adults and seniors) who do not require a high level of care and professional nursing services on a regular basis; community residences provide services to adults who require a high level of care, but do not require professional nursing services on a regular basis; nursing homes provide services to clients -- mostly seniors -- who require a high level of care and professional nursing services on a regular basis. These facilities are approved and monitored by Social Development.

Health services program

The health services program helps clients of the Social Development obtain specific health services, supplies or items that are required to meet their basic needs, but cannot be obtained through Medicare or a private health plan. Subsidized residents of special care homes and community residences who are 65 or older are entitled to health benefits if they do not have coverage under another plan. Other seniors may qualify only if they are facing exceptional medical expenses and meet the financial criteria of the program. Application can be made at any regional office of Social Development.

Adult protection - 1-888-99-ABUSE (1-888-992-2873)

The Government of New Brunswick continues to strive towards a society free from abuse, in which all persons can live safely with dignity and respect. Social Development is mandated under the *Family Services Act* to investigate and address reported incidence of abuse of seniors and adults with disabilities.

Services are provided by Social Development under the Adult Protection Program to adults or seniors who are victims of abuse or neglect. Services may include investigation, case management, referrals for services, home support, residential care, court-ordered supervision, property management, and other trustee/guardianship duties.

The legal mandate, policies and procedures of the Adult Protection Program recognize that all adults and seniors have the right to autonomy and self-determination.

All situations where there is reason to believe that a disabled adult or senior is abused or neglected are investigated. Adult protection referrals may be made 24 hours a day, seven days a week, by calling the closest regional office or after hours emergency social services of Social Development.

Transition houses

Transition houses are short-term residential facilities for women with or without children who are victims of violence and abuse. Support services and referrals to assist victims in making decisions about their future are available in the following six areas: security/safety, legal, financial, health, housing, and knowledge on violence. For further information, contact your local transition house or Social Development office.

Home support services

Home support services are provided under the Long-Term Care Program to seniors in their own homes, who require assistance because of a functional limitation. Home support services may provide support in the areas of personal care, activities of daily living, and home management. These services are generally purchased privately or through a service provider agency. Home support services may include assistance with dressing; bathing; grooming; transferring; essential light housekeeping tasks such as cleaning, laundry and meal preparation; and in-home relief care. Clients who are unable to pay the full cost of these services may receive a financial subsidy. To get access to the Long-Term Care Program, contact the closest regional office of Social Development, and ask for a long-term care assessment.

Meals on Wheels

Meals on Wheels is a program that delivers well-balanced and nutritious meals on a daily or less frequent basis to people who are not able to prepare their own. The meals are delivered to the person's home by volunteers. The service is offered in many communities around New Brunswick. For the telephone number in your area, check the white pages of your telephone directory, or contact the closest regional office of Social Development.

Housing and income support

There are a number of social housing programs available to assist seniors with their housing needs. Programs available are listed below.

Federal Provincial Repair Program

- Provides financial assistance to low-income homeowners occupying existing substandard housing to repair, rehabilitate or improve their dwellings to a minimum level of health and safety.

- Assistance to both seniors and families.
- Homeowner.
- Assistance is in the form of a loan, a portion of which may forgiven.
- The forgivable portion of the loan is based on a sliding income scale and the amount of required repairs.

Emergency Repair Program

- Provides assistance to low-income homeowners occupying existing substandard housing to undertake emergency repairs that are required for the continued safe occupancy of their units.
- Repairs are intended to be limited to items urgently required to render the units fit for human habitation, rather than to restore housing to minimum property standards.
- Assistance is in the form of a non-repayable grant contribution.

Federal Provincial Repair Program for the Disabled

- Provides financial assistance for the modification of existing homes and rental housing to improve the accessibility for disabled occupants.
- Assistance to both seniors and families.
- Homeowner or rental.
- Assistance is in the form of a loan, a portion of which may forgiven.
- The amount of the forgivable portion of the loan is based on a sliding income scale and the amount of required repairs.

Home Adaptations for Seniors Independence Program

- Helps low-income seniors make minor adaptations to their residences to assist with daily living activities.
- Assistance specifically for seniors (65 or older).
- Homeowner or rental.
- Assistance is in the form of a forgivable loan.

Rental Residential Rehabilitation Assistance Program

- Provides financial assistance to owners/landlords for mandatory repairs to self-contained units that are substandard and rented to low-income households.
- Assistance to both seniors and families.
- Rental.

Rooming House Residential Rehabilitation Assistance Program

- Provides financial assistance to owners/landlords for mandatory repairs to rooming houses with bed units, which are affordable to low-income occupants.
- Assistance to both seniors and families.
- Rental.

Rent Supplement Assistance Program

- Helps households in need obtain affordable, adequate and suitable rental accommodation by subsidizing rents in eligible rental dwellings.
- Assistance to both seniors and families.
- Rental.

Energy Efficiency Retrofit Program

- Homeowners whose residential property is considered the principal residence of the occupant(s).
- Landlords with self-contained units or bed units occupied by tenants with incomes at or

below the applicable income limit established for the area.

- Properties must meet minimum standards of health and safety as determined by Social Development.
- Eligible items include heating systems, insulation, air sealing, ventilation systems and windows/doors.
- Assistance is in the form of a non-repayable grant contribution. The amount of grant assistance varies depending upon the type of structure.
- Energy evaluations are performed to identify those energy efficiency measures that will generate the highest potential energy savings. Once the work is completed, a followup energy evaluation is done in order to measure the improvement in the energy efficiency of the unit.

Public Housing Program

- Provides rental accommodation for those who, because of low income, experience difficulty in obtaining adequate and affordable housing in the private sector.
- Assistance to both seniors and families (specific number of units targeted to seniors).
- Rental.

Services available to current public housing clients:

Community involvement

- Designed to assist current public housing residents enrich their lifestyles through a proactive approach to community development and neighborhood integration.
- Assistance targeted for families. However, seniors also take part in programs such as Community Gardens.

V.O.N. service

- Provides holistic services to seniors and to ensure effective project management. The service is primarily a security support system in the management of our seniors public-housing projects; secondarily a preventive/supportive tool for the overall operation of the projects; thirdly a social/community support system for tenants; and lastly a health-care support system.
- Assistance specifically for seniors.

In order to qualify for the programs above, the household income of the applicant has to be below the housing income limits, which vary by household size and by geographical area.

This information enables each request to be assessed on individual merit.

Non-Profit Housing Program

- Provides assistance to public and private non-profit organizations, including non-profit co-operative groups, to construct or acquire, own and manage housing units for households in need.
- Assistance to both seniors and families (specific number of units targeted to seniors).
- Rental.
- Contact is through the non-profit group in your area.

Financial support may be available to clients in need to help them achieve self-sufficiency. Programs available are listed below.

Fuel Supplement - Emergency Fuel Benefit

- Emergency Fuel Benefit may be provided on a case-by-case basis to a client or applicant who is experiencing a winter hardship/emergency situation as it relates to winter heating costs.
- The benefit may be up to \$550 per calendar year.

Other benefits

- Assistance may be available on a case-by-case basis for assistance with costs such as, but not limited to:
 - medical transportation;
 - prescription drugs where other plans are not available; and
 - diabetic supplies.
- Eligibility is determined on a case-by-case basis. To qualify for this new benefit, individuals must go through the health-card application process with Social Development.
- The application process is comprised of two steps:
 - a 20-to-30-minute telephone conversation with a screener, to determine potential eligibility, where potential eligibility exists;
 - an appointment set with a needs assessment specialist who verifies personal and financial information in order to determine final eligibility.
 - * an income-versus-expenses test is completed where applicants are expected to provide proof of all household income for all household members; disclose and provide documents for all assets, such as but not limited to: RSPs, bank account balances, life insurance cash values, and properties.
 - * additional expenses verified by bills and invoices are also required, as well as, verification of place of residence and a signature on a variety of forms.

This information enables each request to be assessed on individual merit.

Department of Tourism and Parks

P.O. Box 12345
Campbellton, NB E3N 3T6
Toll-free : 1-800-561-0123
www.TourismNewBrunswick.ca

Seniors over 65 receive 10 per cent off daily camping rates at all provincial parks, free skiing at Sugarloaf Provincial Park, and special discounts at other provincially operated attractions.

Looking for a different vacation destination?

New Brunswick provincial parks offer something for everyone: saltwater bathing and beachcombing, championship golf, access to summer festivals, heritage, crafts and culture, and opportunities for wilderness adventure.

Eleven locations provide clean, safe, affordable camping accommodation and day-use facilities, a wide range of recreational activities, and easy access to nearby attractions in every corner of the province. Park yourself in any one of them and use it as a base for exploring the

surrounding region. They're ideal places for turning vacation dreams into reality.
www.nbparks.ca

Department of Transportation

P.O. Box 6000
Fredericton, NB E3B 5H1
Telephone: (506) 453-5818
Fax: (506) 453-5859
www.gnb.ca/transportation

Road Conditions

- For 24-hour information about road conditions, call toll-free, 1-800-561-4063.
- For 24-hour information about ferry service interruption notices, call toll-free, 1-888-747-7006.
- To view our highway cameras or traffic advisories, visit www.gnb.ca/transportation.

Vehicle retrofit program

This program is designed to provide assistance of up to 80 per cent of the first \$5,625, and 50 per cent of the next \$7,000 toward the cost of eligible accessibility features for a new or existing vehicle, up to a maximum grant amount of \$8,000. This grant amount is renewable every 10 years for individuals, and every five years for organizations.

Examples of features eligible for assistance under this program include:

- wheelchair lifts and ramps;
- hand controls, steering devices and left-foot gas pedals;
- wheelchair restraint systems;
- special-needs seating;
- roof, floor and door alterations (if part of an accessibility retrofit); and
- scooter lifts.

Department of Wellness, Culture and Sport

PO Box 6000
Fredericton NB E3B 5H1
Telephone: (506) 453-2909
Fax: (506) 453-6548
www.gnb.ca/wellness

Sport and Recreation Branch

This branch offers financial assistance and consultative services at the local, regional and provincial levels through a network of consultants in central office and regional offices. (see below)

The branch's mandate is to provide leadership and to support the development of recreation, and sport by building strong partnerships with provincial, regional and local volunteer organizations and agencies.

Wellness

Wellness is a way of life in which physical activity is valued and integrated into daily life. Active living (as opposed to traditional fitness) is a concept that addresses seniors' needs. It includes everyday activities such as walking, climbing stairs, gardening and shopping, and is part of the holistic approach to healthy aging.

For more information, please call the Department of Wellness, Culture and Sport regional offices.

Sport and Recreation Branch Offices

Region	Telephone	Fax
Bathurst.....	(506) 547-2478.....	(506) 547-2064
Campbellton.....	(506) 789-2387.....	(506) 789-2999
Edmundston.....	(506) 735-2763.....	(506) 735-2310
Fredericton.....	(506) 457-4841.....	(506) 453-6548
Miramichi.....	(506) 778-6688.....	(506) 778-8976
Moncton.....	(506) 856-3118.....	(506) 856-3113
Saint John.....	(506) 658-2492.....	(506) 658-2497
Woodstock.....	(506) 325-4729.....	(506) 325-4934

Federal Government

Canada Border Services Agency

Information for Canadian residents returning from outside Canada

Many seniors travel to the United States for a vacation or for their health. If you travel outside of Canada, (including the United States), the Canada Border Services Agency has a pamphlet that will help you understand how Canadian customs laws apply to you upon your return.

Called I Declare, it provides basic information to travellers to help them better understand the process of importing goods into Canada.

Foreign goods or vehicles that you import for your personal use in Canada have to meet all import requirements, and you have to pay duty and/or taxes that may apply. This means that if you rent, borrow, own, or maintain goods or vehicles outside the country, you cannot bring them into Canada, even for a few days, unless the goods or vehicles meet all import restrictions, and you will pay all duties and assessments that may apply.

What's the bottom line? Depending on how long you have been away from Canada, you may qualify for a personal exemption. This allows you to bring goods of a certain value into the country without paying regular duties, except for a minimum duty that may apply to some tobacco products.

For example, if you are absent from Canada for more than seven (7) days, you may claim up to CAN \$750 worth of goods without paying any duties. Although you may include some tobacco products and alcoholic beverages, a partial exemption may apply to cigarettes, tobacco products and manufactured tobacco. This means that if you are returning with \$900 worth of goods, you will only have to pay the applicable duties and/or taxes on \$150.

In addition to the I Declare pamphlet, the Canada Border Services Agency has other, more detailed, publications for Canadian residents. They vary from importing vehicles to importing food and agricultural products into Canada.

It is important to remember that effective June 1, 2009, Canadian citizens will be required to present a valid passport or other approved secure document when entering the United States.

For more information, or to order publications from within New Brunswick, please contact the Canada Border Services Agency at 1-800-461-9999. Or, you may visit its website at www.cbsa-asfc.gc.ca.

Canada Mortgage and Housing Corp. (CMHC)

Canada Mortgage and Housing Corp. (CMHC) is Canada's national housing agency. Established as a government-owned corporation in 1946 to address Canada's post-war housing shortage, the agency has grown into a major national institution. CMHC is Canada's premier provider of mortgage loan insurance, mortgage-backed securities, housing policy and programs, and housing research.

Housing for seniors

As we age, most of us would prefer to live in our own homes for as long as possible. CMHC can help make that possible by showing you ways to adapt your home to meet your changing needs.

CMHC provides tips on:

- maintaining seniors' independence through home adaptations;
- getting in and out of the home;
- using the stairs;
- moving around your home;
- using the kitchen;
- using the bathroom;
- getting out of a bed or chair;
- using closets and storage areas;
- doing laundry;
- using the telephone or answering the door; and
- controlling light and ventilation.

Find out about home adaptation types, modification strategies, and the financial assistance that is available to help low-income households undertake home adaptation projects:

- Residential Rehabilitation Assistance Program and other programs provide financial assistance for repairs, renovations, accessibility modifications, the creation of low-income rental units, and home adaptations.
- Low-income seniors and adults with disabilities may be eligible for financial assistance to create self-contained units on existing residential properties (secondary and garden suites).
- The Home Adaptations for Seniors' Independence program offers financial assistance for minor home adaptations that will help low-income seniors perform daily activities in their home, independently and safely.

For more information on CMHC's products and services, call toll-free 1-800-668-2642, or visit our website at www.cmhc.ca.

Canada Revenue Agency (CRA)

Many seniors travel to the United States for a vacation or for their health, but still maintain residential ties in Canada. If you travel to the U.S., the Canada Revenue Agency, has a pamphlet called *Canadian Residents Going Down South* that will help you understand the Canadian and U.S. tax laws that may apply to you. This pamphlet does not apply if you:

- are a U.S. citizen;
- have been granted permanent resident status by the United States Citizenship and Immigration Services (USCIS), (that is, granted a green card); or
- have residential ties to a country other than the U.S. and Canada.

Canada Revenue Agency provides the following tax assistance services:

Canada Revenue Agency website

The website provides general information, forms, and publications which are accessible by

topic and by taxpayer group. Visit www.cra.gc.ca.

CRA also maintains a searchable list of registered Canadian charities at www.cra.gc.ca/charities. The list is designed to help Canadians make informed choices about the charities they support by providing daily updates of newly registered and recently revoked charities.

Telephone services

- Individual enquiries - tax information for individuals 1-800-959-8281
- T.I.P.S. (Tax Information Phone Service) Automated phone service 1-800-267-6999
- Forms and publications 1-800-959-2221

Volunteer program

If you are unable to complete your income tax and benefit return by yourself, and are unable to pay for assistance, the CRA's Community Volunteer Income Tax Program may be for you. The CRA offers training to volunteers who can help you complete your income tax and benefit return if your income is low and your tax situation is simple.

Volunteer tax preparation clinics are offered between February and April of each year. For more information about this free service, call the CRA at 1-800-959-8281.

You may also get information from any community organization, in your area, that participates in this program.

CRA offers several ways to file or send your tax return:

By Internet

- NETFILE is a fast, easy and secure service that allows you to send your tax return directly to us using the Internet. Internet-filed tax returns must be prepared using one of the commercial tax preparation software packages or web applications certified by the CRA.
- EFILE is an automated system that lets registered electronic filing service providers complete and send us your tax return electronically. To use this service, take your documents to a registered tax preparer, and for a fee, that person will prepare your return and send it to the CRA electronically using EFILE.

By phone

TELEFILE is a fast and easy service that allows you to file your tax return by phone. If you complete a paper tax return, you may be able to file it by phone for free. All you need to use the service is a touch-tone phone, your social insurance number (SIN), your personalized access code, and your completed tax return.

To find out if you can use this service, visit the CRA TELEFILE web page, or call 1-800-959-8281.

By mail

You can mail a paper tax return to the St. John's Tax Centre using the envelope included in your tax package.

Tax services offices and tax centre addresses

Saint John Tax Services Office
126 Prince William St.
Saint John, NB E2L 4H9

Bathurst Tax Services Office
201 St. George St.
Bathurst, NB E2A 4L8

Moncton Tax Services Office
50 King St.
Moncton, NB E1C 4M2

St. John's Tax Centre
290 Empire Av.
St. John's, NL A1B 3Z1

Passport Canada

Starting June 1, 2009, a U.S. law will require Canadians to present a valid passport to enter the United States by water or land. U.S. law already requires Canadians to present a valid passport to enter the U.S. by air. Apply for your passport today to ensure that you have it when you need it. Remember, the passport is the recommended travel and identification document for all Canadian travelers.

You may also obtain an application form in person at any Passport Canada office, Canada Post outlet or Service Canada Centre.

General Inquiries: 1-800-567-6868
TTY: 1-866-255-7655
www.passportcanada.gc.ca

Service Canada

P.O. Box 250
Fredericton, NB E3B 4Z6
Telephone: 1-800-277-9914 (English)
TTY: 1-800-255-4786
www.servicecanada.gc.ca/seniors

Service Canada offers one-stop access to a wide range of Government of Canada programs and services for citizens, through the telephone, Internet, mail, and in person, as well as outreach and mobile services.

Financial security of seniors

Service Canada delivers two main pension programs for seniors:

- Old Age Security programs
- Canada Pension Plan

Application forms and detailed information on these programs may be obtained on the Internet, by phone, by mail or through one of our Service Canada centres and Scheduled Outreach sites. Please see the blue pages of your telephone directory or consult the Internet at www.servicecanada.gc.ca for the office nearest you.

Note: You must apply for benefits to receive them. They do **not** start automatically. Contact us for more information.

Old Age Security (OAS)

The Old Age Security (OAS) program provides you with a modest pension at age 65, if you have lived in Canada for at least 10 years. If you are a low-income senior, you may be eligible for other benefits as early as age 60.

The OAS program offers four types of benefits:

1. Old Age Security pension

If you are 65 or older, have lived in Canada for at least 10 years after turning 18, and are a Canadian citizen or a legal resident of Canada, you should apply for the OAS pension.

2. Guaranteed Income Supplement (GIS)

If you are eligible for the OAS pension and have little or no other income, you should

also apply for the Guaranteed Income Supplement (GIS). Because this supplement is based on marital status and income, you may qualify now, even if you did not qualify in a previous year.

3. Allowance

If you are 60 to 64 and your spouse or common-law partner receives the OAS pension and is eligible for the GIS, you should apply for the allowance.

4. Allowance for the survivor

If you are 60 to 64, have little or no income, and your spouse or common-law partner has died, you may qualify for the allowance for the survivor.

Canada Pension Plan (CPP)

Most working Canadians contribute to the Canada Pension Plan (CPP) and are entitled to a retirement pension.

The CPP pays retirement, survivor, death, disability, and children's benefits to those who qualify.

The Canada Pension Plan retirement pension

If you have contributed to the CPP, you are entitled to a retirement pension. You can apply in person, or by sending your application by mail. You can also get access to and print the application form through the Internet at www.servicecanada.gc.ca/en/sc/cpp/retirement/answerapplycpp.shtml

In most cases, people begin receiving their pension at the age of 65, but you can apply for it as early as age 60. If you take your pension before the age of 65, your benefits will be reduced. If you apply between the ages of 65 and 70, your benefits will be increased.

For more information, call toll-free 1-800-277-9914, or visit the website at www.servicecanada.gc.ca/en/sc/cpp/retirement/canadapension.shtml

Note: You should apply at least six months before you want to receive your CPP retirement pension.

Other Canada Pension Plan benefits

If you have contributed enough to the CPP, you or your family members may also be eligible for the following benefits:

- Disability benefits: if your disability prevents you from working, you and your dependent children may be eligible to receive monthly disability benefits.
- Survivor benefits: when you die, your surviving spouse or common-law partner and dependent children may be eligible for monthly survivor benefits.
- Death benefits: when you die, the CPP may provide a lump-sum payment to your estate to help with the cost of your funeral.
- Children's benefits: when you die, your dependent children, up to the age of 25, may be eligible to receive children's benefits.

Other features of the Canada Pension Plan

- Sharing credits after a divorce or separation: if you are separated or divorced, any CPP contributions that you and your spouse/common-law partner have made may be divided equally. This division applies to contributions you both made during your marriage or common-law relationship. This may benefit you, because the more credits

- you have, the higher your CPP benefits will be, up to a maximum amount.
- Child-rearing provision: if you have children born after Dec. 31, 1958, you may be able to increase your benefits by applying for the child-rearing provision. Under this provision, we consider the fact that you may have worked fewer hours or stopped working while you were raising your children younger than seven years old. When we calculate your benefits, we will factor in the time you spent out of the workforce to ensure that these periods of low earning do not reduce your pension or make you ineligible.

Applying for your income-related benefits is now easier

The GIS provides extra money to OAS pensioners with a low income. The allowance and the allowance for the survivor also provide extra money to eligible low-income individuals aged 60 to 64.

If you do not currently receive these benefits, you may now make a one-time application. If you are either a new applicant or an individual who already receives these benefits, your benefits will be renewed automatically each year, as long as you remain eligible and file an annual income tax return on time. If you do not file your return on time, or if further information is needed, you will receive a renewal form in the mail.

International benefits

If you lived or worked in a country that has a social security agreement with Canada, you or your family may be eligible for old age, retirement, disability, or survivor benefits from that country, from Canada, or from both.

How to receive your Old Age Security and Canada Pension Plan payments more easily using direct deposit

Eliminate any worry by signing up for the OAS and CPP direct deposit service! The benefits of using direct deposit include:

- always receiving your payments on time; and
- knowing that your cheques will never be lost, stolen, or damaged.

You may sign up for direct deposit when you apply for your OAS or CPP benefits. When you contact us, be sure to have the branch, institution, and account number of your financial institution ready -- you can find this information on your personal cheques. If you are already receiving benefits by cheque and want to switch to direct deposit:

- call us at 1-800-277-9914 (TTY 1-800-255-4786); or
- print the direct deposit form from the website at www.servicecanada.gc.ca (look for forms).

Other useful online services

To find out about other benefits that may be available to you, the Government of Canada provides the following online services:

- The Benefits Finder at www.canadabenefits.gc.ca will help you learn about the full range of federal and provincial or territorial benefits available to you; and
- the Benefits Online Calculator at www.cra-arc.gc.ca/bnfts/clcltr/menu-eng.html will provide you with an estimate of the amount of GST/HST credit you may be entitled to receive.

Do you need help planning your retirement income?

The Government of Canada has developed the Canadian Retirement Income Calculator to help you plan for retirement. The calculator takes you step-by-step through an estimate of your retirement income from:

- OAS;
- CPP or Quebec Pension Plan;
- employer pension(s);
- registered retirement savings plans (RRSPs); and
- other sources of ongoing income.

The calculator lets you assess your personal financial situation so that you can decide what additional steps you need to take to reach your retirement goals. To use the calculator, visit <https://srv111.services.gc.ca/>.

New Horizons for Seniors Program

Through funding to non-profit organizations, New Horizons for Seniors program helps to ensure that seniors can benefit from, and contribute to, the quality of life in their communities. There are three kinds of funding: community participation and leadership; capital assistance; and elder abuse awareness.

More information is available at 1-800-277-9914 (TTY 1-800-255-4786), or on the Internet at www.seniors.gc.ca (Click on New Horizons for Seniors).

Veterans Affairs Canada

www.vac-acc.gc.ca

Toll-free (English): 1-866-522-2122

Toll-free (service en français): 1-866-522-2022

Campbellton District Office
157 Water St.
City Centre, Room 501
P.O. Box 310
Campbellton, NB E3N 4J7

Saint John District Office
189 Prince William St.
Saint John, NB E2L 2B9

Veterans Affairs Canada offers a wide range of services and benefits to:

- qualified veterans;
- Canadian Forces members;
- serving and retired members of the RCMP;
- certain civilians who are entitled to benefits because of their wartime service; and
- survivors and some dependents of military and civilian personnel.

Case management

Case management is a collaborative, organized, dynamic process, co-ordinated by the case manager, which enables veterans and their families to move toward improved levels of independence, resilience and well-being.

Disability pensions

Disability pensions are available to veterans, members of the Canadian Forces, Merchant Navy veterans, and civilians who served in close support of the Canadian Forces during wartime, as compensation for service-related disabilities. Disability pensioners may receive additional benefits on behalf of an eligible spouse and dependent children, and benefits may be payable to their surviving spouses and dependent children.

Health-care

Health-care benefits may include medical, surgical and dental care, prosthetic devices, home adaptations, travel costs for treatment, and other community health-care benefits.

Palliative and respite care

Palliative and respite care may also be provided. Veterans who are income-qualified or have pensioned or awarded conditions, and certain civilians, may be eligible for treatment not provided under a provincial health insurance plan, or for long-term facility care.

Income support

A number of programs are available that provide financial assistance to eligible veterans, civilians, dependents and survivors. These include the War Veterans Allowance and Assistance Fund.

Veterans Independence Program (VIP)

The goal of the VIP is to help eligible veterans, certain qualified civilians, and their primary caregivers remain healthy and independent in their own homes or communities. Under VIP, the department pays for services such as grounds maintenance, housekeeping, Meals on Wheels, personal care, care by health professionals, transportation for social activities, and nursing-home care.

Long-term care

Eligible war service veterans and certain civilians may qualify for long-term care at departmental or community facilities across the country. Canadian Forces pensioners may qualify to receive long-term care in a community facility if the need for this care is related to a pensioned condition. Allied veterans who have lived in Canada for 10 years or more after their period of service may also be eligible for long-term care in community facilities.

The New Veterans Charter

The New Veterans Charter provides eligible Canadian Forces veterans and their families with access to the programs they need, including case management, rehabilitation, financial benefits, group health insurance, job placement assistance, disability awards and other allowances.

For more information, contact one of the New Brunswick Veterans Affairs Canada district offices.

Operational Stress Injury Social Support (OSISS)

The Operational Stress Injury Social Support (OSISS) Program provides confidential peer support to Canadian Forces personnel and veterans and their families who are affected by an operational stress injury such as anxiety, depression, or post-traumatic stress disorder, resulting from military service. For more information on OSISS, visit www.osiss.ca or call 1-800-883-6094.

Veterans Affairs Canada Assistance Service

The Veterans Affairs Canada Assistance Service provides wartime and Canadian Forces veterans and their families with access to short-term professional confidential counselling services. The service can put you in contact with a variety of organizations and professionals in your community. This service line is available toll-free, 24 hours a day, at 1-800-268-7708 (1-800-567-5803 for the Telecommunications Device for the Deaf).

Funerals, burials and gravemarkers.

Assistance for funeral and burial expenses up to a set limit is available to those who are eligible. Call toll-free 1-800-561-0505, or e-mail lpfnbpei@nbnet.nb.ca for information.

Notes:

***Également disponible en français sous le titre
" Guide des services et programmes pour les personnes âgées "***